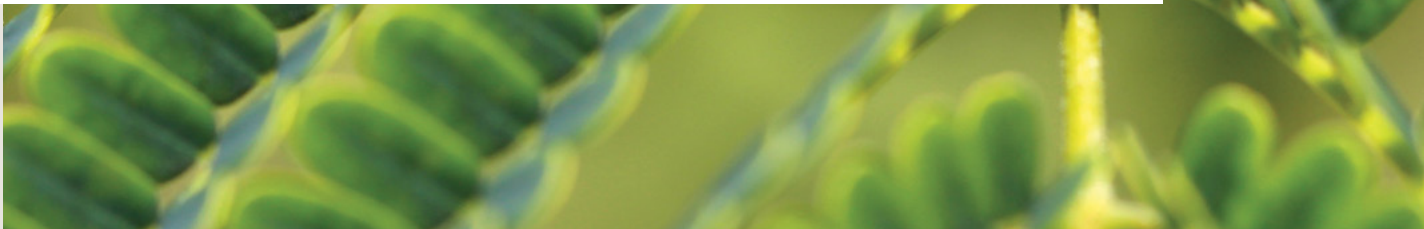


# Lock in gains. Flex when needed.

Explore Jackson Market Link Pro® Suite's performance lock features.

Year after year there are shifts in the market. Why shouldn't your retirement strategy be able to track those changes?

We offer a performance lock that lets you track the market and choose the optimal time to lock in growth opportunities.



#### **What is a registered index-linked annuity (RILA)?**

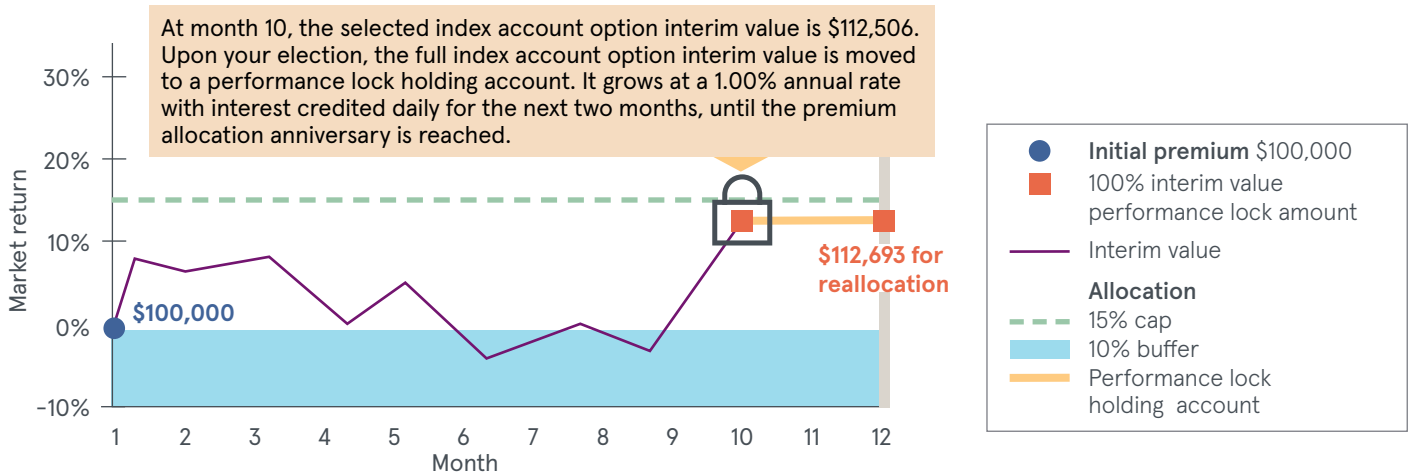
A RILA is a long-term, tax-deferred vehicle designed for retirement. It is subject to investment risk, the value will fluctuate, and loss of principal is possible. A RILA, which is an insurance contract, allows you to choose how you want to prioritize growth opportunities while managing the amount of loss you may assume. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

# Performance lock

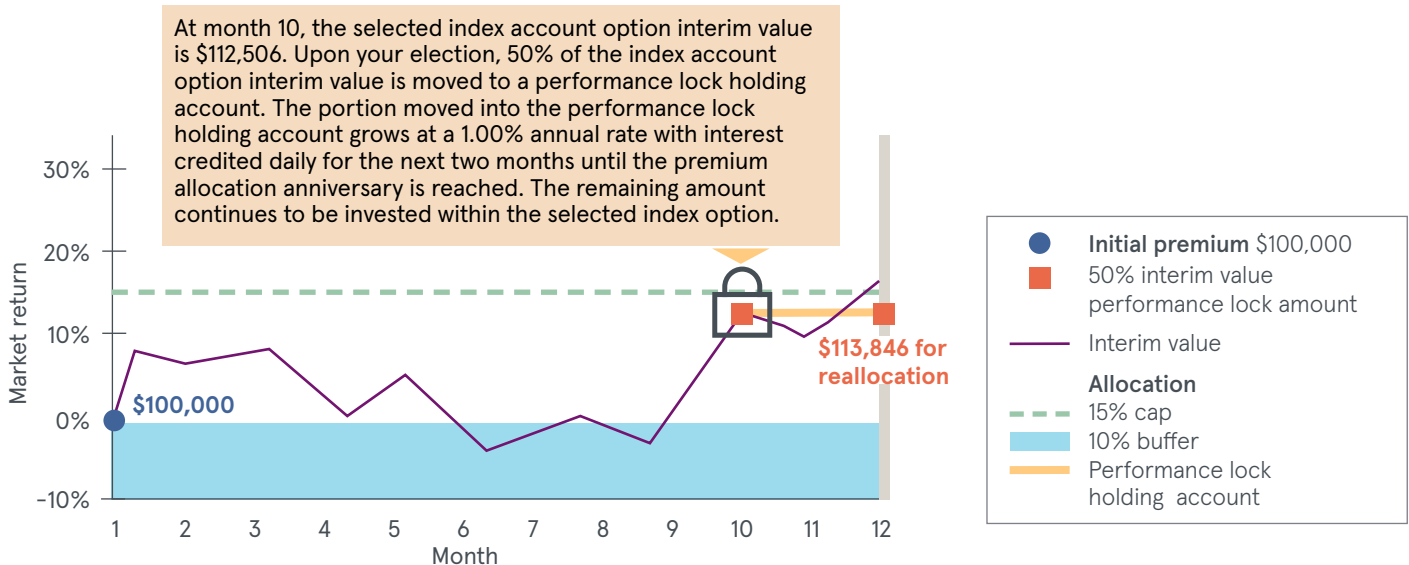
- Lock in a portion or all of the interim value (positive or negative)\* – at any point during a 1-, 3-, or 6-year index account option term (term). A partial performance lock can only be used once per premium year.
- The value at the lock-in point moves to the performance lock holding account until your next premium allocation anniversary.†
- On the premium allocation anniversary, the performance lock holding account's value can be reallocated to the identical index account option, depending on availability, or to another available index account option. If no reallocation choice is made, funds within the performance lock holding account will be moved to a new term of the original index account option. Once the index account option value is removed from an index account option with a guaranteed cap crediting method, it cannot be reallocated into a new or existing guaranteed cap crediting method.
- Elect your lock at any time during the selected term with a manual performance lock‡, or for a full performance lock have it occur automatically.

## Growth locked in for reallocation

### 1-year term with full performance lock



### 1-year term with partial performance lock



These hypothetical examples are for illustrative purposes only and are not representative of the past or future performance of any particular product.

**Past performance is not indicative of future returns.** Indexes are unmanaged and cannot be invested into directly.

\* Growth potential is dependent on crediting method, index, and index account option term chosen.

† A full performance lock ends the index account option term for the index account option out of which it is transferred, effectively terminating that index account option. A partial performance lock will transfer the locked amount into the performance lock holding account until the next premium allocation anniversary and the remaining value will stay in the index account option. Once a performance lock has been processed it is irrevocable. Therefore, when a performance lock is processed, you will not participate in additional gains or losses your chosen Index may experience.

‡ Manual performance lock requests must be received and in good order before the end of the current business day in order to execute the performance lock on that day. If an automatic performance lock target has been set and reached, then the performance lock will take place the following business day.

## Key Terms

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**Index:** A benchmark used to determine the positive or negative index adjustment credited, if any, for a particular index account option. There are six available indexes.

**Interim value:** Allows Jackson® to calculate and adjust the value in the index account option and provide the fair value of the allocation in the event of withdrawals, annuitization, and death benefit payments before the end of the term. The value can fluctuate depending on economic movements with the possibility of gain or loss during the term.

**Cap rate, or cap:** The maximum positive index adjustment, expressed as a percentage, that will be credited to an index account option under the cap crediting method at the end of each index account open term after application of the index participation rate.

**Index account option:** An option within the index account for allocation of premium, defined by its term, index, crediting method, and protection option.

**Buffer:** Downside protection from loss up to a stated amount. Loss is incurred if the index declines more than the buffer percentage during the selected term.

**Guaranteed cap rate:** The maximum positive index adjustment, expressed as a percentage, that will be credited to an index account option under the guaranteed cap crediting method at the end of each index account option term after application of the guaranteed index participation rate.

**Index account option term (term):** The period over which index gains or losses are measured. Any gains or losses in the tracked index(es) are calculated at the end of the selected index account option term and the contract value is adjusted accordingly.

**Crediting method:** The general term used to describe a method of crediting the applicable positive index adjustment at the end of an index account option term.

Customize your own performance lock scenario.  
Explore the Jackson Market Link Pro Suite at  
[jackson.com/RILA](http://jackson.com/RILA).

**This material is authorized for use only when preceded or accompanied by the current contract prospectus. Before investing, investors should carefully consider the investment objectives and risks of the registered index-linked annuity. This and other important information are contained in the current contract prospectus at [Jackson.com/ProspectusJMLP4NY](http://Jackson.com/ProspectusJMLP4NY) for Jackson Market Link Pro 4 or [Jackson.com/ProspectusJMLPA4NY](http://Jackson.com/ProspectusJMLPA4NY) for Jackson Market Link Pro Advisory 4. Please read the prospectus carefully before investing or sending money.**

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**Impact of withdrawals:**

Withdrawals before the end of a term are subject to an interim value adjustment. The interim value adjustment may have a positive or negative impact on the contract value at the end of the term which may be significant.

For Jackson Market Link Pro<sup>®</sup> 4, withdrawal charges will apply to withdrawals during the first six premium years which will result in a reduced contract value. The withdrawal charge schedule is **8%, 8%, 7%, 6%, 5%, 4%, 0%**.

Owners could see a substantial loss during an index period if the index declines more than the level of downside protection. If an owner does see a substantial loss during an index period, the owner may not be able to participate fully in a subsequent market recovery due to the capped upside potential in subsequent index periods. Investors are not buying shares of any stock or index and cannot invest directly in an index. The payment of dividends is not reflected in the index return.

All index adjustment factors are based on the product/contract options selected and are declared by Jackson at its discretion. Subsequent index adjustment factors may be higher or lower than the initial factors and may differ from those used for new contract or for contracts issued at different times.

The FAMIR will be declared each calendar year and will fall between 1% and 3%.

Guarantees are backed by the claims-paying ability of Jackson National Life Insurance Company of New York. They are not backed by the broker/dealer from which this annuity contract is purchased, by the insurance agency from which this annuity contract is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of Jackson National Life Insurance Company of New York.

Registered index-linked annuities (contract form numbers RILA310NY, RILA310NY-CB1, RILA312NY, RILA312NY-CB1, RILA315NY, RILA315NY-FB1, RILA317NY, RILA317NY-FB1) are issued by Jackson National Life Insurance Company of New York (Home Office: Purchase, New York). Registered index-linked annuities are distributed by Jackson National Life Distributors LLC, member FINRA. These products have limitations and restrictions, including withdrawal charges and an interim value adjustment. Jackson issues other annuities with similar features, benefits, limitations, and charges. Discuss them with your financial professional or contact Jackson for more information.

**Products and features may be limited by state availability, and/or your selling firm's policies and regulatory requirements (including standard of conduct rules).**